

UNITED STATES BANKRUPTCY COURT Page 1 of 20

District of: Northern Illinois

Voluntary Petition

Name of Debtor (If individual, enter Last, First, Middle) Smith, Willie Mae	Name of Joint Debtor (If individual, enter Last, First, Middle) N.A.
All other names used by the debtor in the last 6 years, including married, maiden and trade names: N.A.	All other names used by the joint debtor in the last 6 years, including married, maiden and trade names: N.A.
Social Security/Tax ID Number: (If more than one, please state all) N.A.	Social Security/Tax ID Number: (If more than one, please state all) N.A.
Street Address of Debtor: (Number, City, State, Zip) 318 E. 144th Street Dolton, IL 60619	Street Address of Joint Debtor: (Number, City, State, Zip) N.A.
County of Residence or Principal Place of Business: Cook	County of Residence or Principal Place of Business: N.A.
Mailing Address Of Debtor: (if different than street address) N.A.	Mailing Address Of Joint Debtor: (if different than street address) N.A.
Location of Principal Assets of Business Debtor: (if different than address(es) listed above) N.A.	

Information Regarding Debtor (Check The Applicable Boxes)

Venue: Check any that apply

<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer period of such 90 days than in any other district. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partner, pending in this district		Chapter or Section of Bankruptcy Code Under which the petition is filed <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> 114 Case ancillary to foreign proceeding	
Type of Debtor: (Check all boxes that apply) <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other		Filing Fee: (Check one box) <input checked="" type="checkbox"/> Filing Fee is attached. <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only) Must attach a signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(c)	
Nature of Debt: Check one box <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			
Chapter 11 Small Business: (Check all that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered small business under 11 U.S.C. § 1121(e) (Optional)			
Statistical/Administrative Information: (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative fees have been paid there will be no funds available for distribution to creditors.			
Estimated Number of Creditors: <input checked="" type="checkbox"/> 1-15 <input type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000 or more			
Estimated Assets: <input checked="" type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$50,000-\$100,000 <input type="checkbox"/> \$100,000-\$500,000 <input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$100 million			
Estimated Debts: <input checked="" type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$50,000-\$100,000 <input type="checkbox"/> \$100,000-\$500,000 <input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$100 million			

U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 05/17/2005

Time: 11:06:36

Debtor: WILLIE MAE SMITH

Case: 05-19627 Fee: 209

Chapter: 7 Rec. #: 3130796

Judge: John Squires

341 mtg: 06/30/2005 @ 03:30PM

Trustee: DAVID LEIBOWITZ



1:05BK19627-BK001

Voluntary Petition

Page 20 Debtor(s):

This page to be completed and filed in every case

Willie Mae Smith

Prior Bankruptcy Case Filed Within Last 5 Years: (If more than one, attach additional sheet)

Location

where filed: None

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, Affiliate of this Debtor: (If more than one, attach additional sheets)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this Petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition

Signature of Debtor

X N.A.

Signature of Joint Debtor

Telephone (if not represented by attorney)

Date:

Signature of Attorney

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s):

Christine Marshall

Firm Name:

Christine Marshall

Address

33 W. Delaware

Chicago, IL 60610

Telephone Number:

312/337-8392

Date:

3/19/05

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Signature of attorney for Debtor(s)

Signatures of Debtor(s) (Corporation/Partnership)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I have prepared this document for compensation, and that I have provided the debtor with a copy of this document.

If debtor is a corporation filing under chapter 11, United States Code, specified in this petition.

Signature of authorized individual

Print name of authorized individual

Title of individual authorized by Debtor to file this Petition

Date:

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I have prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Signature of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date:

UNITED STATES BANKRUPTCY COURT

DISTRICT OF:

In Re: Willie Mae Smith

Debtor(s)

Case No.:

(If Known)

See summary below for the list of schedules. Include the Unsworn Declaration under Penalty of Perjury at the end.

General Instructions: Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it should only be listed once.

A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only.

Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from the same transaction, each claim should be made separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of debtor's assets. Add the amounts from schedules D, E, and F to determine the total amount of debtor's liability.

Name of Schedule	Attached? (Y/N)	Number of Sheets		
		Assets	Liabilities	Other
A- Real Property		0		
B- Personal Property		3,750-		
C- Property Claimed as Exempt				
D- Creditors Holding Secured Claims			0	
E- Creditors Holding Unsecured priority Claims			0	
F- Creditors Holding Unsecured Nonpriority Claims			31,317.47	
G- Executory Contracts and Unexpired Leases				
H- Codebtors				1,988.92
I- Current Income of Individual Debtor(s)				2,607.58
J- Current Expenditures of Individual Debtor(s)				2,579
Total Number of Sheets of all Schedules:				
Total Assets:		3,750-	Total Liabilities: 31,317.47	

In Re: Willie Mae Smith

Debtor(s)

Case No.:

(If Known)

Schedule A- Real Property

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim Or Exemption	Amount of Secured Claim
None				
Total: >			\$0.00	(Verify amount on Summary of Schedules)

Schedule B- Personal Property

Type of Property	N O N E	Description and Location of Property	H W J C	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim Or Exemption
1 Cash on Hand	X			
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Sherwin-Williams Credit Union - South Elgin - Checking		\$300.00
3 Security deposits with public utilities, telephone companies, landlords and others.		Rental Deposit--Amos Nelson		\$775.00
4 Household goods and furnishings including audio, video and computer equipment.				\$400.00
5 Books, pictures and other art objects, antiques, stamp, record, tape, C.D. and other collections or collectibles.	X			
6 Wearing Apparel.				\$400.00
7 Furs and Jewelry.	X			
8 Firearms and sports, photographic and other hobby equipment.				
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value.	X			

SCHEDULE B PERSONAL PROPERTY

In Re: **Willie Mae Smith**

Case No.:

(If Known)

Type of Property	N O N E	Description and Location of Property	H W J C	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
10 Annuities. Itemize and name each issuer.	X			
11 Interests in IRA, ERISA, Keough or other pension or profit sharing plans. Itemize.	X			
12 Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13 Interest in partnerships or joint ventures. Itemize.	X			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15 Accounts Receivable.	X			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17 Other liquidated debts owing debtor including tax refunds. Give Particulars.	X			
18 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	X			
19 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	X	Personal injury suit against Family Dollar and Freito Lay		Unknown
21 Patents, copyrights and other intellectual property. Give particulars.	X			
22 Licenses, franchises and other general intangibles. Give particulars.	X			
23 Automobiles, trucks, trailers and other vehicles and accessories.	X	1997 Geo Metra		\$1,700.00
24 Boats, motors and accessories.	X			
25 Aircraft and accessories.	X			
26 Office equipment, furnishings and supplies.	X			
27 Machinery, fixtures, equipment and supplies used in business.	X			
28 Inventory.	X			
29 Animals.	X			
30 Crops- growing or harvested.	X			
31 Farming equipment and implements.	X			
32 Farm supplies, chemicals and feed.	X			
33 Other personal property of any kind not already listed. Itemize.	X			
Total: ->				\$3,575.00

Include amounts from any continuation sheets attached. Verify Total on Summary of Schedules.

Continuation sheets attached.

(If Known)

Debtor elects the exemptions to which debtor is entitled under (Check one box)

[illegible]

Total: > \$3,750.00

Page 7 of 20

8

Total of This Page: ->

Verify Total on Summary of Schedules

SCHEDULE E- CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate boxes) below if claims in that category are listed on the attached sheets.

☐ **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or relief.

☐ **Wages, salaries and commissions** Wages, salaries and commissions including vacation, severance and sick leave paying to employees and commissions owing to qualifying independent sales representatives up to \$4,000* per person, earned within 90 days immediately preceding the filing of the original petition or the cessation of business, whichever came first, to the extent provided in U.S.C. § 507(a)(2)

☐ **Contributions to employee benefit plans** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in U.S.C. § 507(a)(4)

☐ **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$4,000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals** Claims of individuals up to \$1,000* for deposits for the purchase, lease or rental of property or services for personal, family or household use, which were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, maintenance or support** Claims of a spouse, former spouse or child of the debtor for alimony, maintenance or support to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units** Taxes, customs duties and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency or Board of Governors of the Federal Reserve predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Amounts are subject to adjustment on April 1, 1998 and every three years thereafter with respect to cases commenced on the date of adjustment.

Creditor's Name and Mailing Address including Zip Code	C O H D U J E W B C T	Date Claim Was Incurred and consideration for claim	Total Amount For Claim	Amount Entitled To Priority
A/C#:				
		Value:		
A/C#:				
		Value:		
A/C#:				
		Value:		
A/C#:				
		Value:		
A/C#:				
		Value:		
Total of This Page: ->			\$0.00	

continuation sheets attached

Verify Total on Summary of Schedules

*Enter C for Contingent, U for Unliquidated, D for Disputed

In Re: Willie Mae Smith

Debtor(s)

Case No.:

(If Known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

Creditor's Name and Mailing Address including Zip Code	C D E B T	O J W C	Date Claim Was Incurred and Consideration for Claim. If Claim Is Subject to Setoff, So State	C U D *	Amount of Claim
A/C#: 92 M1 180574 Archer Height Credit Union c/o Steven J. Sparacio, Atty 205 W. Randolph S-1020 Chicago, IL 60606			Civil suit on car debtor co-signed for son, now deceased. Automobile was repossessed.		\$29,367.07
A/C#: Fingerhut 6250 Ridgewood Road St. Clare, MN			Credit card		\$1,950.00
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
A/C#: 					
					\$31,317.07

continuation sheets attached

Verify Total on Summary of Schedules

*Enter C for Contingent, U for Unliquidated or for Disputed.

Debtor(s)

Case No :

(If Known)

SCHEDULE G- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.[illegible]

Debtor(s)

Case No. 110

(If Known)

☒ Check this box if debtor has no executory contracts or unexpired leases.

[illegible]

In Re: Willie Mae Smith

Debtor(s) Page 12 of 20 Case No.:

(If Known)

SCHEDULE I- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The Column Labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Single, age 74	Lives with disabled nephew, Dorian Jerry	33	Nephew
EMPLOYMENT:			
Parttime Security Officer		SPOUSE	
Social Securities Services U.S.A., Inc.			
3 years			
580 W. Jackson			
Chicago, IL 60661			
Income: (Estimate of Average Monthly Income)		DEBTOR	SPOUSE
Current monthly gross wages, salary and commission (pro rate if not paid monthly)		\$1,312.00 540.96	
Estimated monthly overtime		\$0.00	
SUBTOTAL		\$1,312.00 540.96	
LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security		\$241.08 115.04	
b. Insurance		\$0.00	
c. Union dues Requirement of employment		\$82.43 41.20	
d. Other (specify)		\$0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS		\$323.51 156.24	
TOTAL NET MONTHLY TAKE HOME PAY		\$988.49 383.92	\$0.00
Regular income from operation of business or farm (attach detailed statement)		\$0.00	\$0.00
Income from real property		\$0.00	\$0.00
Interest and dividends		\$0.00	\$0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or of dependents listed above.		\$0.00	\$0.00
Social security or other government assistance (specify)		\$1,156.00	\$0.00
Pension or retirement income		\$271.06	\$0.00
Pension 1		\$179.00	\$0.00
Pension 2		\$0.00	\$0.00
Other monthly income (specify)		\$0.00	\$0.00
TOTAL MONTHLY INCOME		\$2,564.56 1,988.92	\$0.00

TOTAL COMBINED MONTHLY INCOME \$2,564.56 (Verify also on Summary of Schedules)

Describe any anticipated increase or decrease of more than 10% in any of the above categories within the year following the filing of this document.

In Re: Willie Mae Smith

Debtor(s)

Case No.:

(If Known)

SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to reflect a monthly rate.

☐ Check this box if a joint petition is filed and the debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rental for mobile home)	\$775.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$400.00
Water and sewer	\$0.00
Telephone	\$75.00
Other Cable	\$49.00
Home maintenance (repairs and upkeep)	\$0.00
Food	\$400.00
Clothing	\$100.00
Laundry and dry cleaning	\$60.00
Medical and dental expenses	\$100.00
Transportation (not including car payments)	\$140.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$80.00
Charitable contributions	\$200.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or Renter's	\$0.00
Life	\$0.00
Health	\$0.00
Auto	\$88.00
Other	\$0.00
Taxes (not deducted from wages or included in home mortgage payments)	\$0.00
(Specify)	
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	
Other	
Alimony, maintenance and support paid to others	\$0.00
Payments for support of additional dependents not living at debtor's home	\$0.00
Regular expenses from operation of business, profession or farm (attach detailed statement)	\$0.00
TOTAL MONTHLY EXPENSES (verify amount on Summary of Schedules)	\$2,379.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some other regular interval.

A. Total projected monthly income	
B. Total projected monthly expenses	
C. Excess income (A - B)	
D. Total amount to be paid into plan each	
(Specify interval above)	

Willie Mae Smith

Debtor(s)

Case No.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Signature: _____

Debtor

Signature: _____

(Joint Debtor, if any) (If joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer _____

Date _____

Bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines, imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case,

declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____

Signature: _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

Willie Mae Smith

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If a case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing agent, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such entities; any managing agent of the debtor. 11 U.S.C. §101(30).

None 1. Income from Employment or Operation of Business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case commenced. State also the gross amounts received during the years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year other than a calendar year may report fiscal year income. Identify beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT and SOURCE (if more than one).

None 2. Income Other than from Employment or Operation of Business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT and SOURCE.

Payments to Creditors

None a. List all payments on loans, installment purchases for goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID, AMOUNT STILL OWING.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of insiders who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATES OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

Suits, Executions, Garnishments and Attachments

None a. List all suits to which the debtor is or was a party during one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must state information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME OF PLAINTIFF AND DEFENSE, DATES OF SUIT, AMOUNT PAID, AMOUNT STILL OWING.

92 M 1-180 574 Civil suit regarding car
note debtor signed for son, now deceased,
car was repossessed, Judgment for \$29,367.
Plaintiffs are seeking to garnish debtor

mediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

None 5. Repossessions, Foreclosures, and Returns

all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None b. List all property which has been in the hands of a receiver, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

None 7. Gifts

all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary usual gifts to family members aggregating less than \$200 in value to any individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

None 8. Losses

all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or Bankruptcy

all payments made or property transferred by or on behalf of debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

None 10. Other Transfers

all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or

Debtor agreed to pay \$700 - for this bankruptcy

☐ None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares in share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
List NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE CLOSING.

☒ None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

List NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

List ADDRESS, NAME USED and DATES OF OCCUPANCY.

____ continuation sheets attached

STATES BANKRUPTCY COURT

Willie Mae Smith

DISTRICT OF

Debtor(s)

Case No.
Chapter

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

The debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
intention with respect to the property of the estate which secures those consumer debts is as follows:

Property to Be Surrendered.

Description of property

Creditor's name

U.S. or J

None

Property to Be Retained (Specify Real, Recs or Exempt to state debtors
intention concerning readjustment, redemption, or lien avoidance)

Description of property

Creditor's name

U.S. or J
Recs
Exempt

Personal property

Exempt

Under § 541(c)(2) of the Bankruptcy Code requires that certain the above listed property shall be sold and the proceeds distributed to the creditors and the debtor shall be discharged from the debts. A copy of this statement shall be filed with the court for review. A copy shall also be filed with the court.

Willie Mae Smith

Signature of Debtor

Verified pursuant to § 524(c)

and as exempt and will be redeemed

N/A

and pursuant to § 522(f) and property will

Signature of Debtor

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

Debtor(s)

Case No.

(If Known)

Willie Mae Smith

STATEMENT
Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case
 - (b) prior to filing this statement, debtor(s) have paid
 - (c) the unpaid balance due and payable is
- (3) \$ 209 — of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.

\$ 700
\$ 700
\$ 0

- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

none

- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

none

- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

none

- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

none

d: 3/18/05

Respectfully submitted, Christine Marshall Attorney for Petitioner

my's name and address Christine Marshall, 33 W. Delaware, Chicago, IL 60610

B 201 (11/03)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.


Debtor's Signature

Date

Case Number